

**Information to identify the case:**

Debtor 1	<u>Ricci Melendez Jr.</u>	Social Security number or ITIN	xxx-xx-5578
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Carmen S. Melendez</u>	Social Security number or ITIN	xxx-xx-5742
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-25150-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ricci Melendez Jr.

Carmen S. Melendez

11/6/18

By the court: Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Ricci Melendez, Jr.  
Carmen S. Melendez  
DebtorsCase No. 13-25150-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 3  
Total Noticed: 67

Date Rcvd: Nov 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2018.

db/jdb  
cr Ricci Melendez, Jr., Carmen S. Melendez, 18 Driftwood Dr, Parlin, NJ 08859-2052  
+Federal National Mortgage Association, Robertson Anschutz & Schneid, P.L.,  
6409 Congress Ave., Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853  
cr +U.S. Bank National Association, successor trustee, c/o Select Portfolio Servicing, Inc.,  
3815 South West Temple, Salt Lake City, UT 84115-4412  
514067919 Alpat Company Inc, PO Box 1689, Slidell, LA 70459-1689  
514067928 Bank Of America, N.a., 4161 Piedmont Pkwy, Simi Valley, CA 93065  
514225392 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA, 50368-8971  
514226993 CitiMortgage, Inc., PO Box 6030, Sioux Falls, SD 57117-6030  
514067940 +Fed Loan Serv, Po Box 69184, Harrisburg, PA 17106-9184  
516301419 +Federal National Mortgage Assoc, Att: Robertson Anschutz, 6409 Congress Ave Ste 100,  
Boca Raton, FL 33487-2853  
517240651 +Federal National Mortgage Assoc., POB 1047, Hartford, CT 06143-1047  
515217749 +Federal National Mortgage Association, PO Box 1047, Hartford, CT 06143-1047  
516877610 +Federal National Mortgage Association, Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
516298392 +Federal National Mortgage Association, c/o Robertson, Anschutz & Schneid P.L.,  
6409 Congress Ave., Suite 100, Boca Raton FL 33487-2853  
514067941 +Fein Such Kahn & Shepard, 7 Century Dr., Suite 201, Parsippany, NJ 07054-4673  
514290108 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, Attn: Bankruptcy Department,  
PO Box 630267, Irving, TX 75063)  
514067944 Phelan Hallinan & Schmieg, 400 Fellowship Rd., Suite 100, Mount Laurel, NJ 08054-3437  
514067949 Powers Kirn, LLC, 728 Marne Hwy., Suite 201, Moorestown, NJ 08057-3128  
514067950 +Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020  
514067951 Raymore & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535  
514067952 +Remex Inc, Garden State Bone Specialists, 307 Wall St, Princeton, NJ 08540-1515  
514275042 +Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,  
Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 06 2018 23:45:44 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 06 2018 23:45:42 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
lm +EDI: WFFC.COM Nov 07 2018 04:08:00 Wells Fargo Home Mortgage,  
Bankruptcy Dept. MAC#D3347-014, 3476 Stateview Blvd, Fort MI, SC 29715-7203  
514067922 EDI: HNDA.COM Nov 07 2018 04:08:00 American Honda Finance, PO Box 168088,  
Irving, TX 75016-8088  
514077804 EDI: HNDA.COM Nov 07 2018 04:08:00 American Honda Finance Corporation,  
National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088  
514188576 +E-mail/Text: bncmail@w-legal.com Nov 06 2018 23:45:50 ANTIO, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
514067920 +EDI: HNDA.COM Nov 07 2018 04:08:00 Am Honda Fin, 200 Continental Dr Ste,  
Newark, DE 19713-4334  
514067921 EDI: BECKLEE.COM Nov 07 2018 04:08:00 American Express, PO Box 3001,  
16 General Warren Blvd, Malvern, PA 19355-1245  
514246269 EDI: BECKLEE.COM Nov 07 2018 04:08:00 American Express Bank, FSB, c o Becket and Lee LLP,  
POB 3001, Malvern, PA 19355-0701  
514067923 +EDI: AMEREXPR.COM Nov 07 2018 04:08:00 Amex, P.o. Box 981537, El Paso, TX 79998-1537  
514067924 EDI: ACCE.COM Nov 07 2018 04:08:00 Asset Acceptance, Attn: Bankrupcy Dept, PO Box 2036,  
Warren, MI 48090-2036  
514067925 +EDI: ACCE.COM Nov 07 2018 04:08:00 Asset Acceptance Llc, GEMB/Pro Group, Po Box 1630,  
Warren, MI 48090-1630  
514067927 EDI: BANKAMER.COM Nov 07 2018 04:08:00 Bank Of America, Po Box 982235,  
El Paso, TX 79998  
514067926 EDI: BANKAMER.COM Nov 07 2018 04:08:00 Bank Of America,  
Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170, Simi Valley, CA 93062-5170  
514067929 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Nov 06 2018 23:46:02  
Bayview Financial Loan, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873  
514067930 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Nov 06 2018 23:46:02  
Bayview Financial Loan, Bankruptcy Dept, 4425 Ponce De Leon Blvd 5th Fl,  
Coral Gables, FL 33146-1873  
514165474 +EDI: OPHSUBSID.COM Nov 07 2018 04:08:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS,  
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
514067936 EDI: CITICORP.COM Nov 07 2018 04:08:00 Citibank Usa,  
Citicorp Credit Services/Attn:Centralize, PO Box 20507, Kansas City, MO 64195-0507  
514067931 +EDI: OPHSUBSID.COM Nov 07 2018 04:08:00 Candica LLC, Weinstein And Riley,  
2001 Western Ave., Suite 400, Seattle, WA 98121-3132  
514067932 +EDI: CAPITALONE.COM Nov 07 2018 04:08:00 Cap One, Pob 30281,  
Salt Lake City, UT 84130-0281  
514067933 EDI: CAPITALONE.COM Nov 07 2018 04:08:00 Capital 1 Bank, Attn: Bankruptcy Dept.,  
PO Box 30285, Salt Lake City, UT 84130-0285

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 67

Date Rcvd: Nov 06, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514184568 EDI: CAPITALONE.COM Nov 07 2018 04:08:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

514188673 EDI: CAPITALONE.COM Nov 07 2018 04:08:00 Capital One Bank (USA), N.A., by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083

514067934 +EDI: CHASE.COM Nov 07 2018 04:08:00 Chase, PO Box 15298, Wilmington, DE 19850-5298

514067935 EDI: CHASE.COM Nov 07 2018 04:08:00 Chase Mht Bk, Attention: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298

514067937 +EDI: CIAC.COM Nov 07 2018 04:08:00 Citimortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438

514067938 EDI: DISCOVER.COM Nov 07 2018 04:08:00 Discover Fin, Po Box 15316, Wilmington, DE 19850

514079341 EDI: DISCOVER.COM Nov 07 2018 04:08:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025

514067939 +EDI: DISCOVER.COM Nov 07 2018 04:08:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316

514067942 +EDI: HFC.COM Nov 07 2018 04:08:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253

514329451 EDI: RESURGENT.COM Nov 07 2018 04:08:00 LVNV Funding, LLC its successors and assigns as, assignee of Soaring Capital, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

514067943 +EDI: RESURGENT.COM Nov 07 2018 04:08:00 Lvnv Funding Llc, Wells Fargo/ Raymour & Flanigan, Po Box 10497, Greenville, SC 29603-0497

514067945 EDI: PRA.COM Nov 07 2018 04:08:00 Portfolio Recovery, Attn: Bankruptcy, PO Box 41067, Norfolk, VA 23541-1067

514335054 EDI: PRA.COM Nov 07 2018 04:08:00 Portfolio Recovery Associates, LLC, c/o Bank Of America, POB 41067, Norfolk VA 23541

514322400 EDI: PRA.COM Nov 07 2018 04:08:00 Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541

514300300 EDI: PRA.COM Nov 07 2018 04:08:00 Portfolio Recovery Associates, LLC, c/o PC RICHARDS, POB 41067, Norfolk VA 23541

514067948 +EDI: PRA.COM Nov 07 2018 04:08:00 Portfolio Recvry&affil, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952

514067947 +EDI: PRA.COM Nov 07 2018 04:08:00 Portfolio Recvry&affil, GE Money Bank FSB, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952

514067946 +EDI: PRA.COM Nov 07 2018 04:08:00 Portfolio Recvry&affil, FIA Card Services, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952

514067953 +EDI: WFFC.COM Nov 07 2018 04:08:00 Rymr&flnign, Po Box 94498, Las Vegas, NV 89193-4498

514067954 +EDI: CITICORP.COM Nov 07 2018 04:08:00 Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

514067955 +EDI: VERIZONCOMB.COM Nov 07 2018 04:08:00 Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225

514067956 EDI: WFFC.COM Nov 07 2018 04:08:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701

514286493 +EDI: WFFC.COM Nov 07 2018 04:08:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept., MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203

514067957 EDI: WFFC.COM Nov 07 2018 04:08:00 Wf Fin Bank, Attention: Bankruptcy, PO Box 10438, Des Moines, IA 50306-0438

514067958 +EDI: WFFC.COM Nov 07 2018 04:08:00 Wff Cards, New Century Financial, 3201 N 4th Ave, Sioux Falls, SD 57104-0700

TOTAL: 46

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516229072 U.S. Bank NA, successor trustee to Bank of aty\* +Zucker, Goldberg & Ackerman, LLC, PO Box 1024, Mountainside, NJ 07092-0024 cr\* +FEDERAL NATIONAL MORTGAGE ASSOCIATION, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

514246270\* American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

514246271\* American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

514165476\* +CANDICA, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

514165477\* +CANDICA, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

514165478\* +CANDICA, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

514165479\* +CANDICA, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

514067918 ##+Alpat Co Inc, Oreck Direct, 40070 Cane St Ste 400, Slidell, LA 70461-3757

515217750 ##Federal National Mortgage Association, PO Box 2008, Grand Rapids, MI 49501-2008, Federal National Mortgage Association, PO Box 2008, Grand Rapids, MI 49501-2008

514067959 ##Zucker Goldberg & Ackerman, PO Box 1024, Mountainside, NJ 07092-0024

TOTALS: 1, \* 8, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 3 of 3  
Total Noticed: 67

Date Rcvd: Nov 06, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 08, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Andrew M. Lubin on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank National Association, as trustee, on behalf of the holders of the Bear Stearns Asset Backed Securities Tru bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Andrew M. Lubin on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank National Association, as trustee, on behalf of the holders of the Bear Stearns Asset Backed Securities Trus bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Angela Catherine Pattison on behalf of Creditor WELLS FARGO BANK, NA  
angela.pattison@powerskirn.com, ecf@powerskirn.com  
Charles H. Jeanfreau on behalf of Creditor NATIONSTAR MORTGAGE, LLC Charlesj@w-legal.com, BNCmail@w-legal.com  
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, NA  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Laura M. Egerman on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION  
bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
Laura M. Egerman on behalf of Creditor Federal National Mortgage Association  
bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
Marc C. Capone on behalf of Debtor Ricci Melendez, Jr. mcapone@caponeandkeefe.com, docs@caponeandkeefe.com  
Marc C. Capone on behalf of Joint Debtor Carmen S. Melendez mcapone@caponeandkeefe.com, docs@caponeandkeefe.com  
Sean M. O'Brien on behalf of Creditor U.S. Bank National Association, successor trustee to Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for Certificateholders of Bear Stearn sobrien@flwlaw.com  
Sean M. O'Brien on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank National Association, as trustee, on behalf of the holders of the Bear Stearns Asset Backed Securities Trus sobrien@flwlaw.com  
William M.E. Powers, III on behalf of Creditor CitiMortgage, Inc. ecf@powerskirn.com  
TOTAL: 15